

Amendments to the Claims

Claims 1-40 (Cancelled).

Claim 41 (Currently amended): A new computer-implemented method for providing integrated financial management services to a crop producer comprising: recording projected income and expense data for the crop producer for a pre-defined period; determining an initial break even point for the crop producer wherein the break even point is the dollars necessary to cover the total of the projected expenses of the crop producer for the pre-defined period; updating at least a portion of the projected income and expense data with actual income and expense data for the crop producer and updating the break even point with the actual expense data; evaluating a desired level of crop insurance where the producer is neither overinsured nor underinsured, the desired level of crop insurance is a percentage defined by the break even point, a production yield history and a unit guarantee as follows (break even point)/(production yield history x unit guarantee) x 100; computing projected profitability for the crop producer for the pre-defined period based upon current projected and actual expense data and any marketing of crop by the crop producer; computing the profitability of a potential sales contract defined by a sales price of the contract, a projected crop yield, a guaranteed income and the current actual and projected expenses for the producer for the pre-defined period as follows sales price x projected crop yield + guaranteed income – actual and projected expenses; and

generating a computer output showing results, including analysis of the profitability for the crop producer for the pre-defined period.

Claim 42 (Previously presented): The computer-implemented method of providing integrated financial management services of claim 41 wherein the potential sales contract is a hedge.

Claim 43 (Previously presented): The computer-implemented method of providing integrated financial management services of claim 41 wherein the production yield history is in bushels per acre, the unit guarantee is in dollars per bushel and the break even point is in dollars per acre.

Claim 44 (Currently amended): The computer-implemented method of providing integrated financial management services of claim 41 wherein for computing the profitability of a potential sales contract the sales price is in dollars per bushel, the projected crop yield is in bushels per acre, the guaranteed income is in dollars per acre and the actual and projected expenses are in dollars per acre.

Claim 45 (Previously presented): The computer-implemented method of providing integrated financial management services of claim 41 further includes updating the initial break even point for the pre-defined period based upon the projected and actual expense data.

Claim 46 (Previously presented): The computer-implemented method of providing integrated financial management services of claim 41 further comprising the step of updating the initial break even point based upon the current actual and projected expense data.

Claim 47 (Currently amended): A new computer-assisted method for providing integrated financial management services to a crop producer comprising:

recording projected income and expense data for the crop producer for a pre-defined period;

determining an initial break even point for the crop producer wherein the break even point is the dollars necessary to cover the total of the projected expenses of the crop producer for the pre-defined period;

updating at least a portion of the projected income and expense data with actual income and expense data for the crop producer and updating the break even point with the actual expense data;

evaluating a desired level of crop insurance where the producer is neither overinsured nor underinsured, the desired level of crop insurance is a percentage defined by the break even point, a production yield history and a unit guarantee as follows

$$(\text{break even point}) / (\text{production yield history} \times \text{unit guarantee}) \times 100;$$

computing projected profitability for the crop producer for the pre-defined period based upon current projected and actual expense data and any marketing of crop by the crop producer;

determining a profitability goal for the crop producer for the pre-defined period based upon the projected profitability;

computing the profitability of a potential sales contract defined by a sales price of the contract, a projected crop yield, a guaranteed income and the current actual and projected expenses for the producer for the pre-defined period as follows sales price \times projected crop yield + guaranteed income - actual and projected expenses;

evaluating whether to enter into the potential sales contract by comparing the profitability of the potential sales contract with the profitability goal for the crop producer; and generating a computer output showing results, including analysis of the profitability for the crop producer for the pre-defined period.

Claim 48 (Previously presented): The method of claim 47 further comprising the step of advising the crop producer as to ways to improve profitability based upon the actual and projected income and expense data.

Claim 49 (Previously presented): The method of claim 47 further comprising the step of providing financial consulting services to the crop producer based upon the actual and projected income and expense data.